

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on June 17, 2009.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Timothy A. Boswell
dba Madison Construction, dba Boswell Homes
600 Brighton Drive
Richmond, VA 23235

Case Number: 09-33864-DOT
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID (ITIN)
No(s)/Complete EIN:
xxx-xx-8670

Attorney for Debtor(s) (name and address):

Keith L. Phillips
311 South Boulevard
Richmond, VA 23220
Telephone number: 804-358-9400

Bankruptcy Trustee (name and address):

Lynn L. Tavenner
Tavenner & Beran, PLC
20 North Eighth Street, Second Floor
Richmond, VA 23219
Telephone number: (804) 783-8300

Meeting of Creditors:

Date: **July 27, 2009**

Time: **09:00 AM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts:
September 25, 2009

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:

701 East Broad Street
Richmond, VA 23219

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

VCIS 24-hour case information:

Toll Free 1-800-326-5879

Date: June 18, 2009

EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice.
– – Refer to Other Side for Important Deadlines and Notices – –	
LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.	
PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS:	
Richmond Division: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.	
<i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://vaeb.uscourts.gov/ebn/index.htm or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i>	

Certificate of Service Page 3 of 4

CERTIFICATE OF NOTICE

District/off: 0422-7
Case: 09-33864

User: jonesd
Form ID: B9A

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Total Noticed: 37

Date Rcvd: Jun 18, 2009

The following entities were noticed by first class mail on Jun 20, 2009.

db +Timothy A. Boswell, 600 Brighton Drive, Richmond, VA 23235-5000
aty +Keith L. Phillips, 311 South Boulevard, Richmond, VA 23220-5798
tr +Lynn L. Tavenner, Tavenner & Beran, PLC, 20 North Eighth Street, Second Floor,
Richmond, VA 23219-3302
8996766 +Absolute Mechanical, 89 Ashburn Road, Cumberland, VA 23040-2014
8996767 +Adenauer Enterprises, Inc., 14100 Jeff Davis Hwy, Chester, VA 23831-5336
8996768 +Bank of America, Focus Receivables Mgmt, 1130 Northchase Pkwy, Ste 150,
Marietta, GA 30067-6429
8996769 +Bank of America Mortgage, 475 Crosspoint Parkway, NY2-001-02-14, Getzville, NY 14068-1609
8996771 +Bank of America, N.A., Dominion Law Associaes, 222 Central Park Avenue,
Virginia Beach, VA 23462-3022
8996772 +Baron & Snipes Co., Coates & Davenport, P.C., 5206 Markel Road, Suite 200,
Richmond, VA 23230-3044
8996773 +Beneficial Virginia Inc., Glasser & Glasser, P.L.C., P.O. Box 3400, Norfolk, VA 23514-3400
8996775 +Builder's Insulation, P.O. Box 40, Mc Farland, WI 53558-0040
8996776 Builders Mutual Ins. Co., c/o Charles Kyles, Esq., 1033 Wade Avenue, St. 202,
Raleigh, NC 27605-1155
8996777 CBCS, P.O. Box 163006, Columbus, OH 43216-3006
8996779 +Coldwell Banker Realty, ATTN: John Goosey, 1700 Huguenot Road, Midlothian, VA 23113-2397
8996780 +Daniel T. Boswell, 4306 Cleveland Street, Hollywood, FL 33021-4718
8996781 Dr. Glen Reinbold, King Arthur Court, Wilmington, NC
8996782 +Earl Kirby, 285 Sports Lake Road, Cumberland, VA 23040-2000
8996783 +Evans Carpet Corporation, 511 Branchway Road, Richmond, VA 23236-3032
8996784 +Great Plains Capital Corp., Nathan Colarusso, Esquire, 11 South 12th Street,
Richmond, VA 23219-4053
8996785 +Herbert E. Maxey, Jr., Esquire, P.O. Box 257, 13160 W. James Anderson Hwy,
Buckingham, VA 23921-0257
8996787 +Home Depot/Citibank, Capital Management Svs, LP, 726 Exchange St., Ste 700,
Buffalo, NY 14210-1494
8996789 +Kimberlyn Boswell, 600 Brighton Drive, Richmond, VA 23235-5000
8996790 +Kimberlyn D. Taylor-Boswell, 600 Brighton Drive, Richmond, VA 23235-5000
8996793 +Lowe's/GE Money Bank, LVNV Funding LLC, P.O. Box 10584, Greenville, SC 29603-0584
8996792 Lowe's/GE Money Bank, Nationwide Credit, Inc., 2015 Vaughn Road, N.W. Bld 400,
Kennesaw, GA 30144-7801
8996791 Lowe's/GE Money Bank, Encore Receivable Mgmt, Inc, P.O. Box 3330, Olathe, KS 66063-3330
8996795 +Mo-Johns, 1936 Cartersville Road, Cartersville, VA 23027-9618
8996796 +N. B. Goodwyn & Sons, Inc., R. Glen Morgan, Esquire, P.O. Box 3570, Chester, VA 23831-8481
8996798 +Quality Building Products, 517 Turner Road, Richmond, VA 23225-6421
8996799 +R.C. May Plumbing, 3201 Wahrani Lane, Lanexa, VA 23089-5605
8996800 +Stock Building Supplies, c/o Andrew Harris, Esq., 1409 East Ridge Road,
Richmond, VA 23229-5501
8996801 +Stock Loan Services., c/o Andrew Harris, Esq., 1409 Eastridge Road, Richmond, VA 23229-5501
8996802 +Woodrow K. Cofer, Inc., CLS, P.O. Box 8, Powhatan, VA 23139-0008
8996797 nTelos-Wireless 20, Park Dansan, P.O. Box 248, Gastonia, NC 28053-0248

The following entities were noticed by electronic transmission on Jun 19, 2009.

aty +EDI: QKLPILLIPS.COM Jun 18 2009 21:28:00 Keith L. Phillips, 311 South Boulevard,
Richmond, VA 23220-5798
tr +EDI: QLLTAVENNER.COM Jun 18 2009 21:28:00 Lynn L. Tavenner, Tavenner & Beran, PLC,
20 North Eighth Street, Second Floor, Richmond, VA 23219-3302
8996770 EDI: BANKAMER.COM Jun 18 2009 21:28:00 Bank of America Mortgage, 4161 Piedmont Parkway,
NC4-105-01-34, Greensboro, NC 27410-8110
8996769 +EDI: BANKAMER2.COM Jun 18 2009 21:28:00 Bank of America Mortgage, 475 Crosspoint Parkway,
NY2-001-02-14, Getzville, NY 14068-1609
8996778 +E-mail/Text: GLOVIERL@CHESTERFIELD.GOV Chesterfield County,
Treasurer's Office, P.O. Box 26585, Richmond, VA 23261-6585
8996786 +EDI: HFC.COM Jun 18 2009 21:28:00 HFC/Beneficial, P.O. Box 1547,
Chesapeake, VA 23327-1547

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

8996774 Boswell Homes, Inc.
8996788 Julio C. Mancada
8996794 Madison Construction, LLC

TOTALS: 3, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0422-7
Case: 09-33864

User: jonesd
Form ID: B9A

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Total Noticed: 37

Date Rcvd: Jun 18, 2009

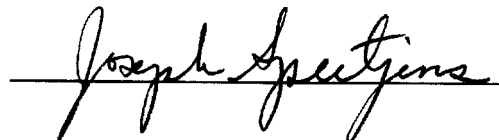
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 20, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.